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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Robert D. McKenzie
Jennifer M. McKenzie
Debtors

Case No. 17-11594-ref Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Apr 27, 2017 Form ID: 3091 Total Noticed: 35

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 29, 2017.
db/idb
                  +Robert D. McKenzie,
                                             Jennifer M. McKenzie, 802 Blue Gate Lane,
                    Sinking Spring, PA 19608-9489
                  +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                    Reading, PA 19606-0410
smg
                  +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
                    Allentown, PA 18101-1603
                   City Treasurer, Eighth and Washington Streets,
                                                                               Reading, PA 19601
                  +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
smg
                                                                                            Allentown, PA 18101-2401
                  +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
sma
13882587
                  Arlington, TX 76096-3853

+Best Buy Credit Services, P. O. Box 790441, Saint Louis, MO 63179-0441

+Bureau of Account Management, 3607 Rosemont Ave., Camp Hill, PA 17011-690

Chase Home Finance, P. O. Box 24696, Columbus, OH 43224-0696

+EnerBankUSA, 1245 Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562

LOGG Bank IISA NA. c/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,
13878724
                                                                                   Camp Hill, PA 17011-6904
13878725
13878727
13878729
13891643
                    1 Penn Center Plaza, Philadelphia, PA 19103-1823
13901153
                  +JP Morgan Chase Bank, NA, c/o KML Law Group, PC,
                                                                                  701 Market Street, Suite 5000,
                    Philadelphia, PA 19106-1541
                  +JPMorgan Chase Bank, NA, 3415 Vision Drive, Columbus, OH 43219-6009
Mark J. Udren, Esquire, Udren Law Offices, P.C., 111 Woodcrest Rd.,
13878731
                   Mark J. Udren, Esquire, Ud
Cherry Hill, NJ 08003-3620
13878733
                                                                                  111 Woodcrest Rd., Ste. 200,
13878734
                  +Nora C. Viggiano, Esquire,
                                                     KML Law Group, P.C.,
                                                                                701 Market St., Ste. 5000,
                    Philadelphia, PA 19106-1541
13879332
                  +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13878736
                   Penn State Milton S Hershey Med Ctr, Patient Financial Svs Dept, P. O. Box 854 MC A410,
                    Hershey, PA 17033-0854
13878743
                   VIST Bank,
                                 P. O. Box 6219, Wyomissing, PA 19610-0219
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dsgrdg@ptdprolog.net Apr 28 2017 12:44:14 DAVID S. GELLERT,
                                                                             Reading, PA 19606
1:54 Dun & Bradstreet, INC,
                    David S. Gellert PC,
                                                3506 Perkiomen Avenue,
smq
                  +E-mail/Text: robertsl2@dnb.com Apr 28 2017 12:44:54
                    3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smq
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2017 12:44:35
                    Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                             P.O. Box 280946,
                  Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 28 2017 12:45:01
smg
                                                                                                           U.S. Attorney Office,
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 28 2017 12:44:48 United States Trustee,
ust
                                                                                                    Philadelphia, PA 19107-4405
                    Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                   EDI: BANKAMER.COM Apr 28 2017 01:33:00
13878723
                                                                      Bank of America, P. O.Box 982238,
                    El Paso, TX 79998-2238
13878726
                   EDI: CAPITALONE.COM Apr 28 2017 01:33:00
                                                                         Capital One, P. O. Box 30285,
                    Salt Lake City, UT 84130-0285
13878728
                   E-mail/Text: bankruptcy.bnc@ditech.com Apr 28 2017 12:44:24
                                                                                              Ditech Financial LLC,
                  P. O. Box 6154, Rapid City, SD 57709-6154
+EDI: PHINAMERI.COM Apr 28 2017 01:33:00
Arlington, TX 76096-3593
13878730
                                                                        GM Financial,
                                                                                         P. O. Box 183593,
13878732
                   EDI: RMSC.COM Apr 28 2017 01:33:00
                                                                  Lowe's, Synchrony Bank, P. O. Box 965060,
                    Orlando, FL 32896-5060
                  +Fax: 407-737-5634 Apr 28 2017 02:25:23
13878735
                                                                      Ocwen Loan Servicing LLC, 1661 Worthington Rd.,
                    Suite 100, West Palm Beach, FL 33409-6493
                   EDI: PRA.COM Apr 28 2017 01:28:00
                                                                 Portfolio Recovery Assoc LLC, 120 Corporate Blvd.,
13878737
                   Suite 1, Norfolk, VA 23502
EDI: PRA.COM Apr 28 2017 01:28:00
13878738
                                                                 Portfolio Recovery Assoc. LLC, 140 Corporate Blvd.,
                   Norfolk, VA 23502
EDI: PRA.COM Apr 28 2017 01:28:00
13878740
                                                                 Portfolio Recovery Associates, 120 Corporate Blvd.,
                    Suite 100,
                                   Norfolk, VA 23502
                   E-mail/Text: bankruptcynotices@psecu.com Apr 28 2017 12:45:19
13878741
                                                                                                  PSECU, P. O. Box 67013,
                    Harrisburg, PA 17106-7013
                   EDI: USBANKARS.COM Apr 28 2017 01:28:00
13878742
                                                                        IIS Bank.
                                                                                   Cardmember Service. P. O. Box 6335.
                    Fargo, ND 58125-6335
                                                                                                               ТОТАТ.: 16
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13878739 ##+Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 1

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com DAVID S. GELLERT on behalf of Joint Debtor Jennifer M. McKenzie dsgrdg@ptdprolog.net DAVID S. GELLERT on behalf of Debtor Robert D. McKenzie dsgrdg@ptdprolog.net FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com THOMAS YOUNG.HAE SONG on behalf of Creditor HSBC Bank USA, National Association As Trustee et al. pa.bkecf@fedphe.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

#### Case 17-11594-ref Doc 18 Filed 04/29/17 Entered 04/30/17 01:04:51 Desc Imaged

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Information to	identify the case:	o o visito de visito de seguir de la companya de la			
Debtor 1	Robert D. McKenzie	Social Security number or ITIN xxx-xx-7117			
	First Name Middle Name Last Name	EIN			
Debtor 2	Jennifer M. McKenzie	Social Security number or ITIN xxx-xx-0433			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court		Date case filed for chapter 13 3/7/17			
Case number: 17	7–11594–ref				

#### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert D. McKenzie	Jennifer M. McKenzie
2.	All other names used in the last 8 years	aka Robert D. McKenzie II	aka Jennifer M. DeArment
3.	Address	802 Blue Gate Lane Sinking Spring, PA 19608	802 Blue Gate Lane Sinking Spring, PA 19608
4.	<b>Debtor's attorney</b> Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779–8000 Email: <u>dsgrdg@ptdprolog.net</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacci.yov.		Contact phone (610)2085040 Date: 4/27/17

For more information, see page 2

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Case number 17-11594-ref

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint		May 30, 2017 at 2:00 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/29/17	
	required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 8/28/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/3/17	
Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's clair www.uscourts.gov or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be a proof of claim even if your claim is listed in the schedules that th Secured creditors retain rights in their collateral regardless of whe claim submits the creditor to the jurisdiction of the bankruptcy cou For example, a secured creditor who files a proof of claim may su including the right to a jury trial.		not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$470.00 per month for 60 months. The hearing on confirmation will be held on: 7/20/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
10	O. Creditors with a foreign address  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property clair exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you belie the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		ter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or a debt. However, unless the court orders otherwise, the debts will not be discharged until all pa under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discontinuous of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments for may never try to collect the debt from the but want to have a particular debt excepted from a file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	